

Welcome



COUNTY OF
SONOMA

Actives & Early Retirees



Western Health Advantage

Welcome to
**Western Health
Advantage**

Annual Enrollment Information



Western Health Advantage

Highlights for 2021

* INTRODUCING WHA MEDICARE ADVANTAGE!

- ✓ Retirees over 65 now have a **NEW** affordable Medicare option
- ✓ Join us for LIVE presentations on this product on:
March 23rd at 10 am or March 29th at 1 pm

* NO PLAN CHANGES

- ✓ Continuing to offer choice between HMO, Hospital Services Deductible and HDHP HSA-Compatible plans

* COMPETITIVE PLAN PRICING

- ✓ Maintained our extremely competitive pricing for another year

* ACCESS TO CARE

- ✓ Access to more than 1,400 providers in the North Bay region with 82% providers accepting new patients



Western Health Advantage

Benefit Comparison

	Premier 10A HMO	Hospital Services DHMO	Deductible First HDHP HMO
Deductible: self-coverage or individual with family	none	\$1,000	\$1,400
Deductible: family	none	\$2,000	\$2,800
OOP Max: self-coverage or individual with family	\$1,500	\$3,000	\$3,000
OOP Max: family	\$3,000	\$6,000	\$6,000
Preventive services	covered in full	covered in full	covered in full
Office visits: PCP/Specialist	\$10/visit	\$20/visit	\$20/visit AD
Labs, x-rays, diag. image	covered in full	covered in full	covered in full AD
Hospital inpatient (facility)	covered in full	20% AD	\$250/admission AD
OP surgery (facility)	\$10/visit	20% AD	\$150/visit AD
ER (waived if admitted)	\$50/visit	20% AD	\$100/visit AD
Urgent care	\$10/visit	\$20/visit	\$20/visit AD
Chiropractic/Acupuncture	\$15/visit	\$15/visit	covered in full AD
Infertility services	\$10/visit (INF C)	50% (INF A)	50% (INF A)



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Prescription Coverage

	Premier 10A HMO	Hospital Services DHMO	Deductible First HDHP HMO
Walk-In Pharmacy (up to 30-day supply)	Prescription G	Prescription H2	Included in Medical
Tier 1	\$5	\$10	\$10 AD
Tier 2	\$10	\$30	\$30 AD
Tier 3	\$20	\$50	\$50 AD
Mail Order Pharmacy (up to 90-day supply)			
Tier 1	\$5	\$20	\$20 AD
Tier 2	\$10	\$60	\$60 AD
Tier 3	\$20	\$100	\$100 AD

Tier 1 – Preferred generic and certain preferred brand name medication

Tier 2 – Preferred brand name and certain non-preferred generic medication

Tier 3 – Non-preferred (generic or brand) medication



Western Health Advantage

Choose Quality without Compromise

Access to Quality Care
Flexible Choices
Easy to Work With
Community Partner



Western Health Advantage

Our Mission

We expand access to health care and respond to the changing needs of our members, providers, and community to improve the health and well-being of all.

Our Values

Accessibility
Responsiveness
Innovation
Integrity

Accuracy
Sincerity
Community



Local business. Local service.



**Designed to be
an alternative to
the typical HMO**



**WHA was created
through a coalition
of doctors and
hospitals in
Northern California**



**Non-profit, public
benefit corporation**

The Result: a health plan committed to offering clear value and quality coverage for businesses and individuals

Sponsors: Dignity Health | NorthBay Healthcare

Our Approach

WHA Members



The Health Plan

Western
Health
Advantage



Our Medical Groups



Plan Administration

Member Services
Care Management
Behavioral Health
Value-added Benefits

Patient Care

Primary and Specialty Care
Outpatient Surgical Services
Hospitalization
In-area Urgent/Emergency Care
Imaging and Laboratory Services

Our Care Network



Western Health Advantage

Understanding an HMO

WHA is an HMO

An HMO plan requires its members to select a primary care physician (PCP) within their network. This is the doctor that a member will connect with whenever he or she needs medical care. In the event a member needs specialty care, the PCP will refer the member to a specialist in his or her network.



Our Medical Groups



Choice and Flexibility

Members have choices for specialist referrals beyond their PCP's medical group. Our **Advantage Referral** program lets you choose a specialist from **any** of our medical groups:

- **Hill Physicians Medical Group**
- **Mercy Medical Group**
- **Meritage Medical Network**
- **NorthBay Healthcare**
- **St. Joseph Health Medical Network**
- **Woodland Clinic Medical Group**

Some limitations apply. Visit choosewha.com/referral





Our Network of Hospitals

Marin County

MarinHealth Medical Center

Napa County

Queen of the Valley Medical Center

Sacramento County

Mercy General Hospital
Mercy Hospital of Folsom
Mercy San Juan Medical Center
Methodist Hospital of Sacramento

Solano County

NorthBay Medical Center
NorthBay VacaValley Hospital

Sonoma County

Healdsburg District Hospital
Petaluma Valley Hospital
Santa Rosa Memorial Hospital
Sonoma Valley Hospital

Yolo County

Woodland Memorial Hospital



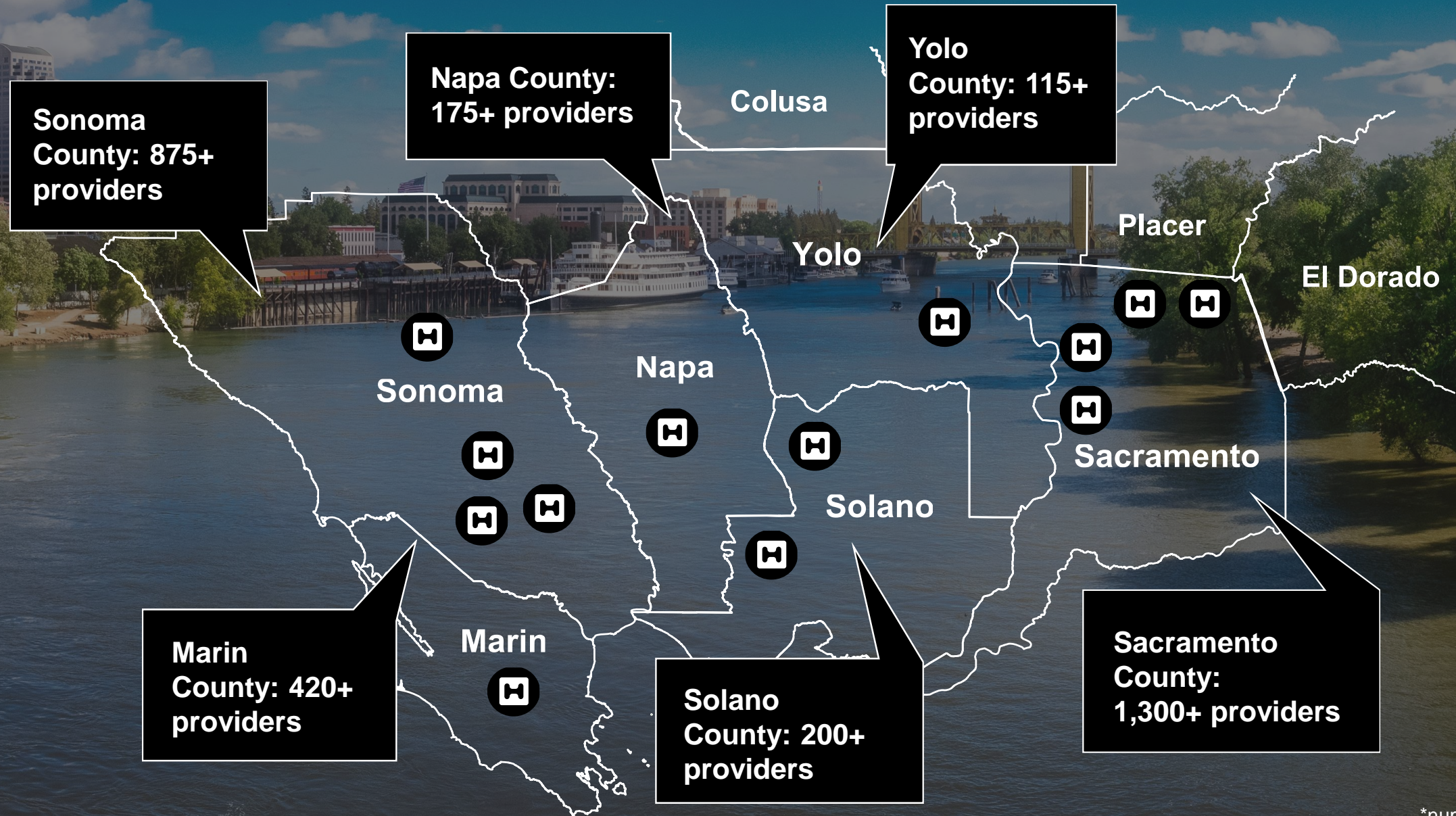
Extensive Provider Search

Members can use our provider search to find a full listing of doctors, specialists, hospitals, pharmacies and urgent care centers in their area.

Visit choosewha.com/directory to start a search. Use filters like these to fully customize your search:

- Provider type and/or specialty
- Accepting new patients
- Distance from a specified location
- Hospital and/or medical group affiliation
- Gender
- Languages spoken
- Effective date

Access to thousands of clinical providers – across 9 Northern California counties



*numbers may vary

Choosing a Provider

* **Choice & Flexibility in Providers**

- YOU choose your doctor
- If already an existing patient, you get to keep your doctor when changing carriers
- If a new patient – schedule your new patient appointment to meet and build a rapport with your PCP
- Your PCP will be your doctor – you won't be bounced around
- Advantage Referral is an incredibly unique benefit to allow for more choice



Western Health Advantage

Providence

New Brand; Same Great Quality Care

Providence St. Joseph Health rebranding as Providence

Providence and St. Joseph Health merged in 2016. We are now uniting under one common brand – Providence.

- St. Joseph Health served Northern California communities for over 100 years. Now we will serve you as Providence with the same exceptional care you've come to know and appreciation over the years.
- Name change for ease, simplicity and branding purposes.
- In coming months, you will see this transition on all signs and logos at all our locations in our Northern California region.
 - Nothing is going away. Includes all our SJH services and facilities: Hospitals, Clinics, Medical Network, Home Health & Hospice.
- To learn more, go to: **providence.org**



Petaluma Valley and Healdsburg Hospital

Newly Added to our Family of Hospitals in Sonoma County



Our family of Hospitals in the North Bay region also include **Queen of the Valley Medical Center** in Napa and **Santa Rosa Memorial**.

Exceptional Care, Close to Home

State-of-the-Science and Exclusive Services and Procedures offered at Providence in the North Bay

- Regional Level II Trauma Center
- Heart & Vascular Institute
 - Transcatheter Aortic Valve Replacement (TAVR).
 - MitraClip
- Inpatient Pediatrics and NICU
- Complex Neurology and Spine Surgery Diagnosis and Rehab Program
- Weight loss and Bariatrics Surgery Program
- Acute Rehabilitation Center
- Regional Referral Center
- Only Facility Dog (Jordy) in North Bay



Because Place Matters:

New State-of-the-Art 4-Story Medical Arts Plaza and 600 Car Parking Garage – Now Open

- MAP and Garage conveniently located across from Santa Rosa Memorial Hospital
- One-stop access for all your health care needs
 - 1st floor- Imaging, Labs, Pharmacy (coming soon) and coffee shop
 - 2nd floor - Primary Care
 - 3rd floor - Specialty Care
- PCPs and Specialists able to practice in an integrative manner that maximizes patient care
- A healing environment in a home-like atmosphere, to provide you with an elevated patient experience
- Virtual Tour: www.psjhmedgroups.org/SantaRosaMedicalPlaza



Providence Medical Group and Medical Network

Providence Medical Group

Did you know you can have access to care any time, anywhere?

- Meet with a doctor via a Telehealth appointment
- Patient Portal
 - Directly communicate with your Doctor's office, request prescription refills, view test results or schedule an appointment
- Walk-in Urgent Care Clinics in Santa Rosa, Windsor and Rohnert Park
 - 7 days a week with Online check in for no wait times
- Nurse Advice Line
 - Available 24 hours a day, 7 days a week
- New Concierge Patient Referral Line
 - Call to select a doctor and schedule your first appointment - (707) 890-4147



Providence Medical Network

Expansion in Northern California since 2019

Current State of Providence Medical Network:

- Over 550 doctors (746 Providers) and growing in Sonoma and Napa counties
- 2020 Expansion – 100+ additional providers were added, including primary care, endocrinology, cardiology, behavioral health, etc.

2021 - Opportunities for Continued Growth:

- Projected 150+ new providers, including 23 community PCPs. More contracts under discussion.
- WHA is launching 2 Medicare Advantage HMO plans

New Contracts signed with:

- UCSF, UC Davis, other academic facilities
- Adventist Health (St. Helena/Calistoga)
- Ole Health (Napa)
- Northern California Center for Well Being (Sonoma/Napa)

SERVICE AREA

NETWORK PHYSICIANS & HOSPITALS

TOTAL PHYSICIANS

Marin County: 296

Napa County: 47

MARIN COUNTY

Meritage Physicians: 296

Primary Care: 82

Specialist: 214

NAPA COUNTY

Meritage Physicians: 47

Primary Care: 10

Specialist: 37

Solano County: 119

Sonoma County: 226

SOLANO COUNTY

Meritage Physicians: 119

Primary Care: 24

Specialist: 95

SONOMA COUNTY

Meritage Physicians: 226

Primary Care: 68

Specialist: 158



Physician-Led *Healthcaring*

- We're a North Bay network where **doctors are making the decisions about healthcare.**
- Our exceptional doctors have received **recognition and awards** for clinical quality, patient satisfaction, employee health, and health technology.
- Meritage has been serving North Bay patients for over **40 years.**

Care Management

- **Care Transitions** – if you are admitted to the hospital Meritage nurses will help make sure you successfully transition home (and stay there).
- **Care Management** – if you have multiple complex conditions or just need extra help managing your health Meritage nurses are here to help.
- **Care Coordination** – if you need help with transportation to visits, Durable Medical Equipment forms, we have a care coordinator who can help.
- **Behavioral Health Care Management** – if you need to access your behavioral health benefit Meritage has a Behavioral Health Care Liaison who can help.

Easier access to care



Western Health Advantage

A close-up photograph of two women. One woman is lying down, her head resting on a pillow, looking towards the camera. The other woman is sitting up, holding a small white thermometer in her hand, and looking down at it. The background is blurred, suggesting a home or clinical setting.

24/7 Access

Members can call their doctor any time of the day, including evenings and weekends. Your doctor or a doctor on-call may provide home care remedies or direct you to seek care at an urgent care center or emergency room.



Telehealth Services Available

When a WHA network provider offers telehealth services, members have the same cost-sharing that they have for an office visit.*

Services can include doctor-patient interactions via:

- Telephone call
- Web-based portal
- Smartphone app
- Or other video service

More info can be found at mywha.org/virtualvisits.

*Refer to your plan's copayment summary



New in 2021

24/7 virtual urgent care

- Telehealth services now available for urgent care needs 24/7
- Virtual visits by phone or video through the Teladoc app (website: [Teladoc.com](https://www.teladoc.com))
- Access a healthcare professional, often within 15-30 minutes
- Connect to a doctor anywhere you are – for minor injuries such as sprains, strains, rashes, and cold/flu symptoms – without having to go to an urgent care location.



**Do more with
your health plan**



Western Health Advantage

Adding more value to your plan

In choosing WHA for coverage, members can relax in knowing that they are on the way to leading a healthier and happier life. We are dedicated to providing solutions and tools to improve health.



Western Health Advantage

New program in 2021

Diabetes reversal program through Virta Health

- Telehealth treatment to reverse type 2 diabetes through nutritional ketosis without calorie-counting, surgery, or medication.
- Our members have access to this innovative program where they work with coaches to lower their A1c, reduce or eliminate diabetes medications, and lose weight.



Behavioral health within reach

Mental health and substance abuse services are offered through Magellan health services – with no referral required. Counselors are available to assist you with a wide variety of situations.

Now, you can also use our virtual care service to reach a doctor or therapist.

Magellan
HEALTHCARESM





Rx benefits manager

OptumRx manages pharmacy care services for WHA members with pharmacy benefits.

OptumRx provides 24/7 access to pharmacists, online and mobile app prescription management, and tools to find pharmacies.



Options to traditional medicine

CAM: Complementary and Alternative Medicine

Acupuncture and chiropractic benefits can provide you with hands-on treatment for improved wellness of low back pain, neck pain, headaches and much more.





Tools for healthy living

Find balance and live healthier with MyWHA Wellness tools

You deserve every opportunity possible to reach your health goals. With WHA, you have access to a suite of health and wellness resources, from instructor-led classes and support groups to disease management programs.

Integrated wellness services

Through Optum[®] you have Nurse24, which connects you with a registered nurse to answer any of your health and wellness questions, as well as access to disease management programs and online tools in association with a personal wellness assessment.





24/7 travel assistance services

Your health plan covers emergency services and urgent care wherever you are in the world. With Assist America you can also benefit from additional emergency services when more than 100 miles away from home.

Assist America services include but not limited to:

- Prescription assistance Medical consultation, evaluation and referral
- Emergency medical evacuation
- Lost luggage or document assistance
- Arrangement of care for minor children

assist america[®]

Manage your plan with ease

You will enjoy how easy we have made managing your health plan online

With **MyWHA.org**, you can go online to manage their health plan with the convenience of any-time access. Look up account information, change your PCP, order/print ID cards or look up your claims summary.





MyWHA Mobile anytime access

Easy access to the info you need most – 24/7

With the MyWHA mobile app, you have instant access to your WHA member ID card, details about your plan, as well as contact information for your PCP and other service providers.

You Can Count On Us

You can count on us to take care of the employees who take care of your business. We are here to provide exceptional service to our members. You can easily reach us in person or on the phone. We're responsive and make decisions without delay.



Western Health Advantage

Thank You!

Check with your HR Benefits team for specific plan details.

For more information, visit ChooseWHA.com/Sonoma-County

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